

Exhibit I

SEP-17-2009 13:30 FROM:HF REALCHOICES 2148742197 TO:6263576617 P. 006/006

GMAC Mortgage, LLC
 PO Box 780
 GMAC Mortgage, LLC
 PO Box 780

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 DATE 09/17/09
 DATE 09/17/09

Waterloo

IA 50704-0780

REPAYMENT AGREEMENT- 0846

----- MAIL ----- PROPERTY -----

MARSHALL O CULTON

254 ANGELO PL

830 WEST ORANGE GROVE AVENUE

ARCADIA

CA 91006-1501 ARCADIA

CA 91006-0000

----- DATES -----		----- CURRENT BALANCES -----		----- UNCOLLECTED -----	
PAID TO	12/01/08	PRINCIPAL	1006097.35	LATE CHARGES	1051.42
NEXT DUE	01/01/09	ESCROW	-25016.46	OPTIONAL INS	0.00
LAST PMT	08/13/09	UNAPPLIED FUNDS	3162.22	INTEREST	0.00
AUDIT DT	05/11/07	UNAPPLIED CODES	F	FEES	170.50
LAST ACTIVITY	09/17/09	BUYDOWN FUNDS	0.00	DFLT EXP PD	2849.98
		BUYDOWN CODE		DFLT EXP UNPD	0.00

PMT NUM	PLAN DUE DATE	PMT AMOUNT	PLAN AMOUNT	AMOUNT TO REG PMT	AMT TO LC/UNCOL	UNAPPLIED BALANCE	FIRST/LAST PMT APPLIED
01	09/26/09	2790.00	2790.00	0.00	0.00	5952.22	
02	10/26/09	2790.00E	2790.00E	6249.82	0.00	2492.40	01/09
03	11/26/09	2790.00	2790.00	0.00	0.00	5282.40	
04	12/26/09	2790.00	2790.00	6249.82	0.00	1822.58	02/09
05	01/26/10	66990.74*	66990.74*	64741.42	4071.90	0.00	03/09 01/10

PLAN TOTAL 78150.74

E - ESCROW CHANGE A - ALTERNATIVE LOAN P&I CHANGE B - BUYDOWN SUBSIDY CHANGE

I (WE) AGREE TO THE REPAYMENT SCHEDULE AS SET FORTH ABOVE. THE AMOUNT OF EACH PAYMENT IS SUBJECT TO CHANGE BASED ON SCHEDULED ALTERNATIVE MORTGAGE P&I, ESCROW OR OTHER PAYMENT CHANGES. ALL PROVISIONS OF THE NOTE AND MORTGAGE/DEED OF TRUST REMAIN IN FULL FORCE AND EFFECT.

Marshall O Culton
 MARSHALL O CULTON

09/17/09
Account Number 0846
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Account Number 0040
Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

Marshall O Culton (Seal)
MARSHELL O CULTON
Customer

SEPT 17, 09
Date

Customer

Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

[Signature]
Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

***** FAX TO 866-340-5043 *****